

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re:	§	Case No. 08-17472 PMC
APPLING, ANTONIO M.	§	
	§	
	§	
Debtors	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter      of the United States Bankruptcy Code on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S. C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Administrative expenses  
Payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor

Leaving a balance on hand of      \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing claims in this case was      . All claims of each class which will receive a distribution have been examined and any objections to the allowance of

claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$ , for a total compensation of \$ . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ , and now requests reimbursement for expenses of \$ , for total expenses of \$ .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Waldemar J. Wojcik  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 08-17472 PMC Judge: PAT E. MORGENSTERN-CLARREN  
Case Name: APPLING, ANTONIO M.

Trustee Name: Waldemar J. Wojcik  
Date Filed (f) or Converted (c): 10/03/08 (f)  
341(a) Meeting Date: 11/06/08  
Claims Bar Date: 02/17/09

For Period Ending: 05/28/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. RE: 8601 Vineyard Ave., Cleveland, Ohio	104,500.00	0.00	DA	0.00	FA
2. Cash on hand	10.00	0.00	DA	0.00	FA
3. National City Bank savings account	100.00	0.00	DA	0.00	FA
4. National City Bank checking account	30.00	0.00	DA	0.00	FA
5. Household goods	4,000.00	0.00	DA	0.00	FA
6. Wearing Apparel	200.00	0.00	DA	0.00	FA
7. Jewelry	200.00	0.00	DA	0.00	FA
8. Life Insurance through work	0.00	0.00	DA	0.00	FA
9. Prime America Term Life Insurance	Unknown	0.00	DA	0.00	FA
10. 2002 Jeep Liberty	0.00	0.00	DA	0.00	FA
11. 2005 LaCrosse	13,500.00	0.00	DA	0.00	FA
12. Three vending machines	Unknown	0.00	DA	0.00	FA
13. 2008 Tax refunds (u)	3,000.00	3,182.82		3,927.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$125,540.00	\$3,182.82	\$3,927.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Per 5/1/09 Agreed Order, Trustee's Motion for Turnover was granted in the reduced amount of \$2,862.96. The exempt portion of \$1,064.04 was refunded to Debtor out of the intercepted federal refund.

RE PROP# 10---Cosigned for ex-fiancee. Titled only to her.

RE PROP# 12---Trustee is advised by Neal Grossman, auctioneer, that upon examination, these machines would not likely sell for more than \$1,800.00 at

**FORM 1**  
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Page: 2  
**Exhibit A**

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auction. Inasmuch as they are subject to a \$1,075.00 claimed wildcard exemption. Trustee elects to abandon them.  
RE PROP# 13---Trustee has determined that the 2008 tax refunds are nonexempt in part and has issued an intercept for the federal refund. A Motion for  
Turnover Order has also been filed due to the Debtor's selective cooperation in this case to date.

Initial Projected Date of Final Report (TFR): 07/01/09 Current Projected Date of Final Report (TFR): 05/28/09

/s/ Waldemar J. Wojcik

\_\_\_\_\_  
Date: 05/28/09

WALDEMAR J. WOJCIK

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 08-17472 -PMC  
Case Name: APPLING, ANTONIO M.

Trustee Name: Waldemar J. Wojcik  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*7504 Checking - Non Interest

Taxpayer ID No: \*\*\*\*\*2080  
For Period Ending: 05/28/09

Blanket Bond (per case limit): \$ 2,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/01/09	13	U.S. TREASURY	BALANCE FORWARD				0.00
05/01/09	001001	ANTONIO M. APPLING	Income tax refund	1224-000	3,927.00		3,927.00
			REFUND TO DEBTOR	8500-002		1,064.04	2,862.96
			Exempt portion of 2008 income tax refund				

Account *****7504	Balance Forward	0.00		
	1 Deposits	3,927.00	1 Checks	1,064.04
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 3,927.00		
			Total	\$ 1,064.04
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 3,927.00		

EXHIBIT "C"  
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-17472	Page 1	Date: May 28, 2009
Debtor Name: APPLING, ANTONIO M.	Claim Class, Priority Sequence	
Claims Bar Date: 02/17/09		

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 UC	Amerifirst Home Improvement Finance 4405 South 96th Street Omaha, NE 68127	Unsecured Allow unsecured.	Filed 10/08/08 (Contract services)	\$0.00	\$10,800.00	\$10,800.00
000003 070 UC	ADVANTA BANK CORP C/O BECKET AND LEE LLP POB 3001 MALVERN PA 19355-0701	Unsecured Allow unsecured.	Filed 12/04/08	\$0.00	\$2,797.40	\$2,797.40
000004 070 UC	Glensi/Education Lending Services 2401 International Madison, WI 53704	Unsecured Allow unsecured.	Filed 01/22/09	\$0.00	\$40,964.32	\$40,964.32
000005 070 UC	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured Allow unsecured.	Filed 01/30/09	\$0.00	\$5,857.67	\$5,857.67
000006 070 UC	ECAST SETTLEMENT CORPORATION ASSIGNEE OF HSBC BANK NEVADA AND ITS ASSIGNS POB 35480 NEWARK NJ 07193-5480	Unsecured Allow unsecured.	Filed 02/05/09	\$0.00	\$1,701.25	\$1,701.25
000007 070 UC	ECAST SETTLEMENT CORPORATION ASSIGNEE OF HSBC BANK NEVADA AND ITS ASSIGNS POB 35480 NEWARK NJ 07193-5480	Unsecured Allow unsecured.	Filed 02/05/09	\$0.00	\$4,491.10	\$4,491.10
000008 070 UC	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured Allow unsecured.	Filed 02/05/09	\$0.00	\$2,799.68	\$2,799.68
000009 070 UC	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured Allow unsecured.	Filed 02/05/09	\$0.00	\$1,568.14	\$1,568.14
000002 999 SC	AmeriCredit Financial Services, Inc. PO Box 183853 Arlington, TX 76096	Secured Allow as secured (car loan).	Filed 11/21/08	\$0.00	\$12,304.16	\$12,304.16
Case Totals:				\$0.00	\$83,283.72	\$83,283.72

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-17472 PMC

Case Name: APPLING, ANTONIO M.

Trustee Name: Waldemar J. Wojcik

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
NA	\$
	\$
	\$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: Waldemar J. Wojcik</i>	\$	\$
<i>Attorney for trustee:</i>	\$	\$
<i>Appraiser:</i>	\$	\$
<i>Auctioneer:</i>	\$	\$
<i>Accountant:</i>	\$	\$
<i>Special Attorney for trustee:</i>	\$	\$
<i>Charges:</i>	\$	\$
<i>Fees:</i>	\$	\$
<i>Other: NA</i>	\$	\$
<i>Other:</i>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	<u>\$</u>	<u>\$</u>
<u>Attorney for:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant for:</u>	<u>\$</u>	<u>\$</u>
<u>Appraiser for:</u>	<u>\$</u>	<u>\$</u>
<u>Other: NA</u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ \_\_\_\_\_ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>NA</u>	<u>NA</u>	<u>\$</u>	<u>\$</u>
<u>                    </u>	<u>                    </u>	<u>\$</u>	<u>\$</u>
<u>                    </u>	<u>                    </u>	<u>\$</u>	<u>\$</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be \_\_\_\_\_ percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>Amerifirst Home Improvement</u>	<u>\$</u>	<u>\$</u>
<u>                    </u>	<u>Finance</u>	<u>                    </u>	<u>                    </u>
<u>000003</u>	<u>ADVANTA BANK CORP</u>	<u>\$</u>	<u>\$</u>
<u>000004</u>	<u>Glelsi/Education Lending</u>	<u>\$</u>	<u>\$</u>
<u>                    </u>	<u>Services</u>	<u>                    </u>	<u>                    </u>



<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
000005	FIA CARD SERVICES, NA/BANK OF AMERICA	\$	\$
000006	ECAST SETTLEMENT CORPORATION ASSIGNEE OF	\$	\$
000007	ECAST SETTLEMENT CORPORATION ASSIGNEE OF	\$	\$
000008	Roundup Funding, LLC	\$	\$
000009	Roundup Funding, LLC	\$	\$

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NA	NA	\$	\$
		\$	\$
		\$	\$

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NA	NA	\$	\$
		\$	\$
		\$	\$

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ .